

# **HUMAN RESOURCES OFFICE MONTANA NATIONAL GUARD TECHNICIAN & AGR BULLETIN**

JANUARY NO: 01-01

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*QUALITY PAYS THROUGH EFFECTIVE COMMUNICATIONS  
LEADERSHIP ~ ~ ~ TRUST ~ ~ ~ INTEGRITY*

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## 1999 CENCUS RESULTS FOR THE STATE

People QuickFacts	Montana	USA
Population, 1999 estimate	882,779	272,690,813
Population percent change, 1990-1999 estimate	10.5%	9.6%
Male population, 1999 estimate	438,758	133,276,559
Female population, 1999 estimate	444,021	139,414,254
Percent population under 18 years old, 1999 estimate	25.4%	25.7%
Percent population 65 years old and over, 1999 estimate	13.3%	12.7%
Percent white population, 1999 estimate	92.5%	82.4%
Percent Black population, 1999 estimate	0.4%	12.8%
Percent American Indian, Eskimo, or Aleut pop, 1999 estimate	6.5%	0.9%
Percent Asian or Pacific Islander population, 1999 estimate	0.6%	4.0%

Percent Hispanic population, 1999 estimate	1.8%	11.5%
Percent White non-Hispanic population, 1999 estimate	91.0%	71.9%
High school graduates, persons 25 years and over, 1990	411,382	119,524,718
College graduates, persons 25 years and over, 1990	100,521	32,310,253
Homeownership rate, 1990	67.3%	64.2%
Single family homes, number 1990	245,965	65,761,652
Households, 1990	306,919	91,993,582
Persons per household, 1990	2.53	2.63
Family households, 1990	213,625	65,049,428
Median household money income, 1997 model-based estimate	\$29,672	\$37,005
Persons below poverty, percent, 1997 model-based estimate	15.5%	13.3%
Children below poverty, percent, 1997 model-based estimate	21.3%	19.9%
<b>Business QuickFacts</b>	<b>Montana</b>	<b>USA</b>
Private nonfarm establishments, 1998	30,957	6,941,822
Private nonfarm employment, 1998	277,144	108,117,731
Private nonfarm employment, percent change 1990-1998	24.9%	15.7%
Manufacturers shipments, 1997 (\$1000)	4,866,279	3,842,061,405
Retail sales, 1997 (\$1000)	7,779,112	2,460,886,012
Retail sales per capita 1997	\$8,853	\$9,190
Minority-owned firms, 1992	1,498	1,965,565
Women-owned firms, 1992	25,310	5,888,883
Housing units authorized by building permits, 1999	2,566	1,663,533
Federal funds and grants, 1999 (\$1000)	6,225,015	1,516,775,001
Local government employment - full-time equivalent, 1997	32,676	10,227,429
<b>Geography QuickFacts</b>	<b>Montana</b>	<b>USA</b>
Land area, 1990 (square miles)	145,556	3,536,278
Persons per square mile, 1999	6.1	77.1

## 1999 CENCUS FOR CASCASE COUNTY (GREAT FALLS AREA)

Follow the [?](#) link for definition and source information.

People QuickFacts	Cascade County	Montana
? Population, 1999 estimate	78,282	882,779
? Population percent change, 1990-1999 estimate	0.8%	10.5%
? Male population, 1999 estimate	38,414	438,758
? Female population, 1999 estimate	39,868	444,021
? Percent population under 18 years old, 1999 estimate	25.0%	25.4%
? Percent population 65 years old and over, 1999 estimate	13.7%	13.3%
? Percent white population, 1999 estimate	92.6%	92.5%
? Percent Black population, 1999 estimate	1.6%	0.4%
? Percent American Indian, Eskimo, or Aleut pop, 1999 estimate	4.7%	6.5%
? Percent Asian or Pacific Islander population, 1999 estimate	1.2%	0.6%
? Percent Hispanic population, 1999 estimate	2.1%	1.8%
? Percent White non-Hispanic population, 1999 estimate	90.9%	91.0%
? High school graduates, persons 25 years and over, 1990	40,788	411,382
? College graduates, persons 25 years and over, 1990	9,047	100,521
? Homeownership rate, 1990	63.7%	67.3%
? Single family homes, number 1990	21,873	245,965
? Households, 1990	30,206	306,919
? Persons per household, 1990	2.50	2.53
? Family households, 1990	21,289	213,625
? Median household money income, 1997 model-based estimate	\$31,489	\$29,672
? Persons below poverty, percent, 1997 model-based estimate	14.4%	15.5%
? Children below poverty, percent, 1997 model-based estimate	20.1%	21.3%
Business QuickFacts	Cascade County	Montana

Private nonfarm establishments, 1998	2,522	30,957
Private nonfarm employment, 1998	26,152	277,144
Private nonfarm employment, percent change 1990-1998	9.0%	24.9%
Manufacturers shipments, 1997 (\$1000)	228,464	4,866,279
Retail sales, 1997 (\$1000)	803,040	7,779,112
Retail sales per capita 1997	\$10,168	\$8,853
Minority-owned firms, 1992	157	1,498
Women-owned firms, 1992	1,969	25,310
Housing units authorized by building permits, 1999	101	2,566
Federal funds and grants, 1999 (\$1000)	1,076,048	6,225,015
Local government employment - full-time equivalent, 1997	2,607	32,676
<b>Geography QuickFacts</b>	<b>Cascade County</b>	<b>Montana</b>
Land area, 1990 (square miles)	2,698	145,556
Persons per square mile, 1999	29.0	6.1
Metropolitan Area	Great Falls, MT MSA	

FN: Footnote on this item for this area in place of data

## 1999 CENCUS FOR LEWIS & CLARK (HELENA AREA)

Follow the [?](#) link for definition and source information.

<b>People QuickFacts</b>	<b>Lewis and Clark County</b>	<b>Montana</b>
Population, 1999 estimate	54,075	882,779
Population percent change, 1990-1999 estimate	13.9%	10.5%

Male population, 1999 estimate	26,555	438,758
Female population, 1999 estimate	27,520	444,021
Percent population under 18 years old, 1999 estimate	24.9%	25.4%
Percent population 65 years old and over, 1999 estimate	12.0%	13.3%
Percent white population, 1999 estimate	96.5%	92.5%
Percent Black population, 1999 estimate	0.2%	0.4%
Percent American Indian, Eskimo, or Aleut pop, 1999 estimate	2.7%	6.5%
Percent Asian or Pacific Islander population, 1999 estimate	0.6%	0.6%
Percent Hispanic population, 1999 estimate	1.4%	1.8%
Percent White non-Hispanic population, 1999 estimate	95.3%	91.0%
High school graduates, persons 25 years and over, 1990	26,541	411,382
College graduates, persons 25 years and over, 1990	8,451	100,521
Homeownership rate, 1990	68.5%	67.3%
Single family homes, number 1990	13,616	245,965
Households, 1990	18,748	306,919
Persons per household, 1990	2.46	2.53
Family households, 1990	12,789	213,625
Median household money income, 1997 model-based estimate	\$36,409	\$29,672
Persons below poverty, percent, 1997 model-based estimate	12.6%	15.5%
Children below poverty, percent, 1997 model-based estimate	17.6%	21.3%
<b>Business QuickFacts</b>	<b>Lewis and Clark County</b>	<b>Montana</b>
Private nonfarm establishments, 1998	1,911	30,957
Private nonfarm employment, 1998	20,267	277,144
Private nonfarm employment, percent change 1990-1998	23.5%	24.9%
Manufacturers shipments, 1997 (\$1000)	D	4,866,279

🔍 Retail sales, 1997 (\$1000)	529,376	7,779,112
🔍 Retail sales per capita 1997	\$9,934	\$8,853
🔍 Minority-owned firms, 1992	NA	1,498
🔍 Women-owned firms, 1992	1,627	25,310
🔍 Housing units authorized by building permits, 1999	51	2,566
🔍 Federal funds and grants, 1999 (\$1000)	756,942	6,225,015
🔍 Local government employment - full-time equivalent, 1997	1,799	32,676
<b>Geography QuickFacts</b>	<b>Lewis and Clark County</b>	<b>Montana</b>
🔍 Land area, 1990 (square miles)	3,461	145,556
🔍 Persons per square mile, 1999	15.6	6.1
🔍 Metropolitan Area	None	

FN: Footnote on this item for this area in place of data

FOR MORE INFORMATION GO TO:

<http://quickfacts.census.gov/>

OPR: ANNE MARONEY, 841-3117

*One nice thing about telling a clean joke is there's a good chance that no one has heard it before.*

- Unknown

### SECTION III – EMPLOYEE DEVELOPMENT MSG KEITH KELLY





**HRO-MT Online continues to grow and develop. On our Jobs button we've updated our job advertisements, added MS-Word, JetForm and FormFlow versions of our application forms. On our Products button we've added AGR Regulations, current HRO Bulletins, current pay tables and a convenient MS-Excel technician leave tracking form. Please check out the virtual Human Resources Office and let us know what you think!**

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## **SECTION IV – EMPLOYEE RELATIONS/SERVICES**

**TSG ROBERT GREGORI  
SSG SHARON KABERLINE**

### **44 Day Military Leave**

When utilizing the 44-day military leave under 6323 d of 5 U.S.C there is no longer a requirement to convert technicians on a compressed work schedule or to a 5 x 8 work schedule. The leave is charged in hourly increments. There is no charge for non-work days or holidays. Remember, the 44-Day Military Leave is available only for tours under 12315 of title 10, under section 12301(b) or 12301(d) of title 10. Please contact the HRO when considering utilizing the 44-day option. POC is TSG Robert Gregori, DSN 747-3131/(406) 841-3131 or SSG Sharon Kaberline at DSN 747-3130/(406) 841-3130. Air Technicians may also contact TSG Lisa Smith at 2243.

### **THRIFT SAVINGS PLAN CHANGES**

In an end of the year move that seems to have caught even the TSP board by surprise, congress included in a consolidated spending bill provision that will allow Federal employees to increase contributions to their TSP. Beginning with the open season next May employees may elect to contribute an additional 1% of their salary. Beginning with the November 2001 open season FERS can go to 12% and CSRS to 7%. The percentages will rise to 15% and 10% respectively by FY 2005. In FY 2006 the limits will be abolished, which presumably means employees will be able to invest up to the IRS limit. For 2001 that limit is \$10,500. The limit is increased marginally each year. There is nothing in the TSP web site yet, but keep watch.

POC is SSG Sharon Kaberline at DSN 747-3130/(406) 841-3130 or TSG Robert Gregori, DSN 747-3131/(406) 841-3131. Air Technicians may also contact TSG Lisa Smith at 2243.

## **Retirement Question Corner.**

Q: For FEHB and retirement. If someone remarries after they've retired can the spouse be added to the covered participants? **Yes, if they had coverage when they retired and continued that coverage.**

Q: Once a FERS member retires can they roll all their TSP funds over to a private company immediately regardless of age? **Only if it is a qualified IRA similar to the TSP (i.e. pretaxed) and the money goes directly to the new investment. They can move over to other investments but if it is not a qualified one and they are under 59 1/2 they may be subject to the 10% penalty. All depends on the plan. Taxes will be under IRS rules. Side note: Nothing will be done to a persons TSP account by the Thrift Plan for 31 days after date of separation.**

### **RETIREMENT ESTIMATE CALCULATOR AVAILABLE ON THE WEB**

If you are interested in what your retirement might look like, you may want to check out the site <http://www.seniors.gov/fedcalc>. This is a fairly comprehensive calculator in that it looks at your civil service retirement, Social Security and the Thrift Savings Plan. There are many “what if” factors but it can give you some considerations. Remember there are many factors in a person’s employment history that affects retirement. This site should not be used to make any definitive decisions. The HRO is here to help you with all your specific questions and can review your records to address your situation.

POC for civil service retirement questions are TSG Robert Gregori, DSN 747-3131/(406) 841-3131 or SSG Sharon Kaberline at DSN 747-3130/(406) 841-3130. Air Technicians may also contact TSG Lisa Smith at 2243.



## **Rates of Return**

### **Current Rates**

Rates of Return were updated on **January 8, 2001.**

The monthly C, F, and G Fund returns represent the actual total rates of return used in the monthly allocation of earnings to participant accounts. The returns are shown after deduction of accrued [TSP administrative expenses](#). The C and F Fund returns also reflect the deduction of trading costs and accrued investment

management fees. The most current C, F, and G Fund rates of return are shown below. Percentages in ( ) are negative. **Returns are updated after the monthly allocation of earnings, usually by the 7th business day of the month.**

	C Fund	F Fund	G Fund
December 2000	0.50%	1.86%	0.48%
<a href="#"><u>Last 12 Months*</u></a> (1/2000 - 12/2000)	(9.14%)	11.67%	6.42%

\* The C, F, and G Fund returns for the last twelve months assume, except for the crediting of earnings, unchanging balances (time-weighting) from month to month and assume earnings are [compounded on a monthly basis](#). For the monthly returns for the last 12 months, see the [C, F, and G Fund Monthly Returns Fact Sheet](#). For the monthly returns from January 1988 through December 1999, see [Historical Rates of Return](#). If you have questions about the information presented on the Rates of Return page, read [Questions About Rates of Return](#).

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Edited on

## SECTION VI – ACTIVE GUARD RESERVE

MSG GARY MORGAN  
SGT TIMOTHY MCCOY



## *TRI CARE DENTAL PROGRAM*

Effective 1 February 2001 United Concordia will completely take over the administration of the Tri Care Family Dental Program. As many of you noticed you had a notice on your December LES that your dental was stopped. As we mentioned in the Chief of Staff notes those of you who are already enrolled in the dental program will be automatically enrolled in the new program. Again I will emphasize the need for you to check out the web site [www.ucci.com](http://www.ucci.com) to familiarize yourself with the program. You should also have received dental cards and a benefit book. We will still continue to address any questions you might have but I caution you that UCCI administers the program and we cannot speak for them.

## *ARMY AGRS / TEMPORARY / PERMANENT PROFILES AND YOU*

Army AGRs are reminded that Temporary Profiles for AGRs may be issued by DCPER. DCSPER cannot issue more than two consecutive temporary profiles for the same condition. Permanent Profiles must be issued by an Army Military Treatment Facility. Temporary profiles are required any time you have a physical limitation and should be issued at any time not just during APFT months. As AGR soldiers you are expected to be able to pass the APFT anytime, so if you have a physical limitation ensure it is properly documented.

AGR soldiers who do not have a current APFT and who are not on profile (Temporary) will be Flagged IAW AR 600-8-2.

## *BAH CERTIFICATION*

We still seem to be experiencing a problem with individuals not completing a new DA 5960 when they change duty locations. When you change geographic duty locations you receive PCS orders whether or not you exercise your PCS is up to you but you must still complete the requirements of the PCS order to include completing a new DA 5960. Effective immediately USPFO will be following the regulation which requires them to stop your BAH if you fail to complete a new DA 5960 by the end of the month of your PCS move.

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FOR THE ADJUTANT GENERAL:

//signed//  
JAMES D. HOGAN  
LTC, AR, MTARNG  
Human Resources Officer

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